ACORD	

## **CERTIFICATE OF LIABILITY INSURANCE**

DATE (MM/DD/YYYY)

							-	1/1	L8/2017		
THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.											
IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the											
	ertificate holder in lieu of such endorseme	nt(s).	[	CONTACT Alison Oswald							
Ridgebrook Insurance Services, Inc.					NAME: Alison Oswald   PHONE (443) 595-3100   (A/C, No, Ext): (443) 595-3140						
	Ridgebrook Road		E-MAIL ADDRESS: aoswald@ridgebrookins.com								
Suite 116					INSURER(S) AFFORDING COVERAGE						
Sparks MD 21152					INSURER A :Atlantic States Insurance Co.						
INSL		INSURER B:Donegal Mutual Insurance Co.					22586 13692				
Rol	onet, Inc.		INSURER C:Trumbull Insurance Co.					27120			
The	Baltimore Bolt & Nut Co., LL		INSURER D :								
31(	00 Washington Blvd			INSURER E :							
Ba	timore MD 21230		1	INSURER F :							
			UMBER:17-18 Maste								
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.											
INSR LTR	TYPE OF INSURANCE ADDL INSD		POLICY NUMBER		POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMIT	s			
A	X COMMERCIAL GENERAL LIABILITY CLAIMS-MADE X OCCUR						EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ \$	2,000,000 100,000		
	X	CP	A8898511		1/1/2017	1/1/2018	MED EXP (Any one person)	\$	5,000		
							PERSONAL & ADV INJURY	\$	2,000,000		
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$	4,000,000		
	X POLICY PRO- JECT LOC						PRODUCTS - COMP/OP AGG	\$ \$	4,000,000		
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$	1,000,000		
А	X ANY AUTO	X ANY AUTO					BODILY INJURY (Per person)	\$			
	ALL OWNED SCHEDULED AUTOS AUTOS HIRED AUTOS NON-OWNED AUTOS	CA	A8898511		1/1/2017	1/1/2018	BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)	\$ \$			
							Uninsured motorist combined	\$	1,000,000		
	X UMBRELLA LIAB X OCCUR					-	EACH OCCURRENCE	\$	2,000,000		
в	EXCESS LIAB CLAIMS-MADE						AGGREGATE	\$	2,000,000		
	DED RETENTION \$ 0	CX	18898511		1/1/2017	1/1/2018	Y PER OTH-	\$			
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						X PER OTH- STATUTE ER				
~	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED?						E.L. EACH ACCIDENT	\$	500,000		
С	(Mandatory in NH)	30	WECLI0582		1/1/2017	1/1/2018	E.L. DISEASE - EA EMPLOYEE		500,000		
	DÉSCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	\$	500,000		
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) RE: Lease #3365-FML1. Certificate Holder is included as Additional Insured/Lessor & Loss Payee as respects leased computer equipment & software valued at \$48,099.22. Note: Policy CPA8898511 Includes											
Blanket Building & Business Personal Property Limit \$4,249,000. \$1000 Deductible. Special Form, Replacement Cost.											
CE	RTIFICATE HOLDER		CANCELLATION								
			SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.								
				AUTHOR	IZED REPRESE	NTATIVE					
Scott Graham/ALLIS									1		

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